

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS - EASTERN DIVISION
219 S. DEARBORN ST., CHICAGO, IL 60604

IN RE:) Chapter 7
)
JOSEPH M. and NAJWA ABUKHADER,) Case No. 08 B 04616
)
Debtor(s).) Judge Manuel Barbosa

**NOTICE OF TRUSTEE'S FINAL REPORT, HEARING ON APPLICATIONS
FOR COMPENSATION, AND HEARING ON THE ABANDONMENT
OF PROPERTY BY THE TRUSTEE**

To the Debtor(s), Creditors, and other Parties in Interest:

1. NOTICE IS HEREBY GIVEN that the Trustee of the above captioned case has filed a Trustee's Final Report and final applications for compensation. A hearing will be held

At: Kane County Courthouse, 100 S. Third St., Room 140, Geneva, IL 60134

On: **October 23, 2008**

Time: **10:00 a.m.**

2. The hearing will be held for the purpose of ruling on any objections to the Final Report, ruling on applications for compensation and expenses and any objections to the pending applications and transaction such other business as may be properly noticed before the Court. ATTENDANCE BY THE DEBTOR AND CREDITORS IS WELCOMED BUT IS NOT REQUIRED.

3. The trustee's Final Report shows total:

Receipts	\$7,779.24
Disbursements	\$0.00
Net Cash Available for Distribution	\$7,779.24

4. Applications for Chapter 7 fees and administrative expenses have been filed as follows:

<u>Applicant</u>	<u>Compensation Previously Paid</u>	<u>Fees Now Requested</u>	<u>Expenses</u>
Charles J. Myler, Trustee	\$0.00	\$1,527.92	\$6.60
Myler, Ruddy & McTavish, Attorneys for trustee	\$0.00	\$1,932.50	\$0.00

5. Applications for Chapter 11 fees and administrative expenses have been filed as follows:

<u>Applicant</u>	<u>Compensation Previously Paid</u>	<u>Fees Now Requested</u>	<u>Expenses</u>
	\$	\$	\$

6. In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in full for there to be any dividend to general unsecured creditors. The priority dividend is anticipated to be \$0%.

Allowed priority claims are:

<u>Claim Number</u>	<u>Claimant</u>	<u>Allowed Amount of Claim</u> \$	<u>Proposed Payment</u> \$
7.	Claims of general unsecured creditors totaling \$109,502.04 have been allowed and will be paid <i>pro rata</i> only after all allowed administrative and priority claims have been paid in full. The general unsecured dividend is anticipated to be 3.938%.		

Allowed general unsecured claims are as follows:

<u>Claim Number</u>	<u>Claimant</u>	<u>Amount of Claim</u>	<u>Proposed Payment</u>
1.	Recovery Mgmt/GE Money Bank	\$3,387.42	\$133.41
2.	GE Consumer Finance/GE Mny Bk	\$2,111.99	\$83.18
3.	Discover Bank	\$11,310.34	\$445.40
4.	Capitol One Auto Finance(amnd)	\$12,557.42	\$494.51
5.	PYOD LLC	\$9,730.12	\$383.17
6.	Chase Bank	\$6,421.75	\$252.89
7.	Chase Bank	\$7,157.22	\$281.65
8.	Chase Bank	\$5,526.97	\$217.65
9.	Recovery Mgmt/GE Money Bank	\$15,851.30	\$624.23
10.	Household Finance	\$8,099.44	\$318.96
11.	FIA Card Services	\$27,348.07	\$1,076.97

8. Proposed dividends are approximations. Actual dividends may differ due to interest accrual, fee reductions, or as ordered by the Court.
9. The trustee's Final Report and all applications for compensation are available for inspection at the office of the Clerk of the Bankruptcy Court, Dirksen Federal Courthouse, 219 So. Dearborn St., 7th Floor, Chicago, Illinois 60604, or may be viewed on the Court's web site, www.ilnb.uscourts.gov. If no objections are filed, the Court will act on the fee application(s) and the Trustee may pay dividends pursuant to Federal Rule of Bankruptcy Procedure 3009 without further order of Court.
10. Debtor has been discharged.
11. The trustee proposes to abandon the following property at the hearing:

Dated: **September 26, 2008**

For the Court,

By: **KENNETH S. GARDNER**
Kenneth S. Gardner
Clerk of the U.S. Bankruptcy Court
219 So. Dearborn St., 7th Floor
Chicago, IL 60604

Trustee: Charles J. Myler, ARDC#2008602
Address: 105 E. Galena Blvd., 8th Floor
Aurora, IL 60505 Phone: 630-897-8475 Fax: 630-897-8076

Bankruptcy Noticing Center
2525 Network Place, 3rd Floor
Herndon, Virginia 20171-3514

CERTIFICATE OF SERVICE

District/off: 0752-1
Case: 08-04616

User: amcc7
Form ID: pdf002

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Total Served: 35

Date Rcvd: Sep 26, 2008

The following entities were served by first class mail on Sep 28, 2008.

db +Joseph M. Abukhader, 216 Valley View, Saint Charles, IL 60175-4647
jdb +Najwa Abukhader, 216 Valley View, Saint Charles, IL 60175-4647
aty +Joseph E Cohen, Atty, Cohen & Krol, 105 West Madison Suite 1100, Chicago, IL 60602-4600
aty +Richard G Larsen, Myler, Ruddy & McTavish, 105 E. Galena Blvd., 8th Floor,
Aurora, IL 60505-3338
tr +Charles J Myler, Myler Ruddy & McTavish, 105 East Galena Boulevard, 8th Floor,
Aurora, IL 60505-3338
11990401 +21 Century Dental, 615 South Randall Road Unit 110, Saint Charles, IL 60174-1564
11990402 Bank of America -Bankruptcy, NC4-105-03-14, P.O. Box 26012, Greensboro, NC 27420-6012
11990403 Beneficial Finance, P.O. Box 17574, Baltimore, MD 21297-1574
12224279 +CHASE BANK USA, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
SEATTLE, WA 98121-3132
11990404 Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285
12199096 +Capital One Auto Finance, c/o Ascension Capital Gr, P.O. Box 201347, Arlington, TX 76006-1347
11990405 +Capital One Bank, 11013 West Broad Street, Glen Allen, VA 23060-5937
11990406 Care Credit/GEMB, P.O. Box 960061, Orlando, FL 32896-0061
11990407 Chase, P.O. Box 15298, Wilmington, DE 19850-5298
12229138 Chase Bank USA, NA, PO BOX 15145, Wilmington, DE 19850-5145
11990409 CitiFlex Line, P.O. Box 6248, Sioux Falls, SD 57117-6248
11990408 Citibank NA, P.O. Box 790110, Saint Louis, MO 63179-0110
11990410 Countywide Home Loans, SV-314B, P.O. Box 5170, Simi Valley, CA 93062-5170
12433847 +FIA CARD SERVICES, N.A./BANK OF AMERICA, by American InfoSource L.P. as its agent,
4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
11990412 GE Money, P.O. Box 981422, El Paso, TX 79998-1422
11990413 GMAC, Payment Processing Center, P.O. Box 51014, Carol Stream, IL 60125-1014
12416487 Household Finance Corporation Beneficial, by eCAST Settlement Corporation, as its agent,
POB 35480, Newark NJ 07193-5480
12206411 PYOD LLC its successors and assigns as assignee of, Citibank, Resurgent Capital Services,
PO Box 10587, Greenville, SC 29603-0587
11990414 +Patent +TMS, PC, 2849 West Armitage Avenue, Chicago, IL 60647-3967
11990415 Sam's Club, P.O. Box 9581064, El Paso, TX 79998-1064

The following entities were served by electronic transmission on Sep 27, 2008.

12039724 +E-mail/PDF: ebnnotices@ascensioncapitalgroup.com Sep 27 2008 01:54:09
Capital One Auto Finance Department, c/o Ascension Capital Group, P O Box 201347,
Arlington, TX 76006-1347
12642466 +E-mail/PDF: rmscedi@recoverycorp.com Sep 27 2008 01:54:16 Capital Recovery II,
25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
12580607 +E-mail/PDF: rmscedi@recoverycorp.com Sep 27 2008 01:54:19 Capital Recovery One,
25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
11990411 E-mail/PDF: mrdiscen@discoverfinancial.com Sep 27 2008 01:56:29 Discover, P.O. Box 30395,
Salt Lake City, UT 84130-0395
12190835 E-mail/PDF: mrdiscen@discoverfinancial.com Sep 27 2008 01:56:29
Discover Bank/DFS Services LLC, PO Box 3025, New Albany OH 43054-3025
12433847 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Sep 27 2008 01:54:42
FIA CARD SERVICES, N.A./BANK OF AMERICA, by American InfoSource L.P. as its agent,
4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
12177131 +E-mail/PDF: gecsed@recoverycorp.com Sep 27 2008 01:53:43 GE Consumer Finance,
For GE Money Bank, dba CARE CREDIT/GEMB, PO Box 960061, Orlando FL 32896-0061
12125376 E-mail/PDF: rmscedi@recoverycorp.com Sep 27 2008 01:54:19 Recovery Management Systems Corp.,
as agent for GE Money Bank, (Care Credit/GEMB), 25 SE 2nd Avenue, Suite 1120,
Miami, FL 33131-1605, Attn: Ramesh Singh
12053681 E-mail/PDF: rmscedi@recoverycorp.com Sep 27 2008 01:54:20
Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,
Miami, FL 33131-1605
12177071 +E-mail/PDF: rmscedi@recoverycorp.com Sep 27 2008 01:54:20
Recovery Management Systems Corporation, For GE Money Bank, dba SAM'S CLUB DISCOVER,
25 SE 2nd Ave Ste 1120, Miami FL 33131-1605
12415848 +E-mail/PDF: rmscedi@recoverycorp.com Sep 27 2008 01:54:20
Recovery Management Systems Corporation, For GE Money Bank, dba GE MONEY LOC,
25 SE 2nd Ave Ste 1120, Miami FL 33131-1605

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +Charles J Myler, Myler Ruddy & McTavish, 105 East Galena Boulevard, 8th Floor,
Aurora, IL 60505-3338

TOTALS: 0, * 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0752-1
Case: 08-04616

User: amcc7
Form ID: pdf002

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Total Served: 35

Date Rcvd: Sep 26, 2008

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 28, 2008

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", is written over a horizontal line.